AMENDMENT TO THE CLAIMS

1. (Currently Amended) A method for providing customer sales information, the method comprising:

receiving a text message at a server sent from a wireless device associated with ~~request for customer sales information associated with a customer from a remote terminal of~~ a sales representative of a business organization, the ~~at a customer sales information processing and communication~~ server associated with and under the control of the business organization, the text message comprising a request for customer information associated with a telephone number of a customer;

sending a query for the telephone number to an external credit rating agency system;

retrieving external credit rating information associated with the telephone number ~~customer~~ from [[an]] the external credit rating agency system ~~via the customer sales information processing and communication server~~, wherein the external credit rating agency system is not associated with the organization;

storing a database in memory that associates telephone numbers to internal credit rating information;

querying the database for the telephone number associated with the customer;

retrieving the internal customer information associated with the telephone number ~~customer by the business organization, via the customer sales information processing and communication server, wherein the internal customer information includes payment history information associated with the customer~~; and

sending a response to the text message to the wireless device, the response comprising ~~the customer sales information from the customer sales information processing and communication server to the remote terminal, wherein the customer sales information is based on~~ the external credit rating information and ~~upon~~ the internal customer information.

2. (Currently Amended) The method of Claim 1, further comprising wirelessly receiving the text message at the server ~~wherein the remote terminal is a wireless communication device and the request is sent to the customer sales information processing and communication server using a wireless signal~~.

3. (Currently Amended) The method of Claim 1, further comprising processing the text message in ~~wherein the remote terminal and the customer sales information processing and communication server communicate via~~ a public switched telephone network.

4. (Currently Amended) The method of Claim 1, further comprising receiving the text message from a network ~~wherein the remote terminal and the customer sales information processing and communication server communicate via the Internet~~.

5. (Currently Amended) The method of Claim 1, further comprising retrieving an overall credit rating associated with the telephone number ~~wherein the customer sales information is sent from the customer sales information processing and communication server to the remote terminal as a textual message~~.

6. (Currently Amended) The method of Claim [[5]] 1, further comprising retrieving a maximum sales amount associated with the telephone number ~~displaying the textual message on a display of the remote terminal~~.

7. (Currently Amended) The method of Claim 1, further comprising retrieving a sales term ~~wherein:~~

~~the request includes a first customer identifier corresponding to the customer;~~

~~the method further comprises associating the first customer identifier with a second customer identifier using the customer sales information processing and communication server; and~~

~~retrieving the external credit information includes providing the second customer identifier to the external credit rating agency system~~.

8. (Currently Amended) The method of Claim [[7]] 1, further comprising retrieving a payment history ~~wherein the first customer identifier is a telephone number~~.

9. (Currently Amended) The method of Claim [[8]] 1, further comprising retrieving past advertising ~~wherein the customer sales information includes the name of the customer~~.

10. (Canceled)

11. (Canceled)

12. (Currently Amended) The method of Claim 1, further comprising determining [[an]] the internal customer rating information based on [[both]] the external credit rating information ~~and the internal customer information, wherein the customer sales information includes the internal customer rating~~.

13. (Currently Amended) The method of Claim 1, further comprising determining a sales term based on ~~at least one of~~ the external credit rating information ~~and the internal customer information, wherein the customer sales information includes the sales term~~.

14. (Original) The method of Claim 13 wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

15. (Currently Amended) The method of Claim 1, further comprising retrieving past products purchased ~~wherein:~~

~~the remote terminal is a wireless communication device and the request is sent to the customer sales information processing and communication server using a wireless signal;~~

~~the request includes a telephone number corresponding to the customer;~~

~~the method further comprises associating the telephone number with a customer identifier using the customer sales information processing and communication server;~~

~~retrieving the external credit information includes providing the customer identifier to the external credit rating agency system;~~

~~the method further comprises retrieving payment history information associated with the customer by the business organization from a database of the customer sales information processing and communication server; and~~

~~the customer sales information is also based on the payment history information~~.

16. (Currently Amended) The method of Claim [[15]] 1, further comprising determining an internal customer rating based on both the external credit rating information and the internal customer information~~, wherein the customer sales information includes the internal customer rating~~.

17. (Currently Amended) The method of Claim [[15]] 1, further comprising determining a sales term based on at least one of the external credit rating information and the internal customer information~~, wherein the customer sales information includes the sales term~~.

18. (Original) The method of Claim 17 wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

Claims 19.-33. (Cancel)

34. (Currently Amended) A system for providing customer sales information, the system comprising:

a processor;

memory; and

instructed stored in the memory that when executed cause the processor at least to:

receive a text message sent from a wireless device associated with a sales representative of a business organization, the text message comprising a request for customer information associated with a telephone number of a customer;

send a query for the telephone number to an external credit rating agency system;

retrieve external credit rating information associated with the telephone number from the external credit rating agency system;

store a database in the memory that associates telephone numbers to internal credit rating information;

query the database for the telephone number associated with the customer;

retrieve the internal customer information associated with the telephone number; and

send a response to the text message to the wireless device, the response comprising the external credit rating information and the internal customer information

~~a customer sales information processing and communication server associated with and under the control of a business organization,~~

~~wherein the customer sales information processing and communication server is configured to:~~

~~receive a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization;~~

~~retrieve external credit rating information associated with the customer from an external credit rating agency system, wherein the external credit rating agency system is not associated with the organization;~~

~~retrieve internal customer information associated with the customer by the business organization, wherein the internal customer information includes payment history information associated with the customer;~~

~~send the customer sales information to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information~~.

Claims 35.-38. (Cancel)

39. (Currently Amended) A computer readable non-transitory medium storing instructions for performing a method ~~program product for providing customer sales information~~, the ~~computer program product~~ method comprising:

receiving a text message sent from a wireless device associated with a sales representative of a business organization, the text message comprising a request for customer information associated with a telephone number of a customer;

sending a query for the telephone number to an external credit rating agency system;

retrieving external credit rating information associated with the telephone number from the external credit rating agency system;

storing a database in the memory that associates telephone numbers to internal credit rating information;

querying the database for the telephone number associated with the customer;

retrieving the internal customer information associated with the telephone number; and

sending a response to the text message to the wireless device, the response comprising the external credit rating information and the internal customer information

~~a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code executable by a customer sales information processing and communication server to cause the customer sales information processing and communication server to:~~

~~receive a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization;~~

~~retrieve external credit rating information associated with the customer from an external credit rating agency system, wherein the external credit rating agency system is not associated with the organization;~~

~~retrieve internal customer information associated with the customer by the business organization, wherein the internal customer information includes payment history information associated with the customer; and~~

~~send the customer sales information to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information~~.

Claims 40.-43. (Cancel)